

Information to identify the case:

Debtor 1	<u>Kristin N Massi</u>	Social Security number or ITIN	xxx-xx-9335
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-29266-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kristin N Massi

3/6/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristin N Massi
 Debtor

Case No. 16-29266-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Mar 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2018.

db
 516436957 +Kristin N Massi, 821 Woodland Avenue, Glendora, NJ 08029-1271
 516618479 +Amcol Clmbia, 111 Lancewood Rd, Columbia, SC 29210-7523
 516443705 Emergency Physician Associates of S. Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
 516436965 +Jason Kohlymer, 25 East 1st Avenue, Runnemede, NJ 08078-1102
 516436964 +PNC BANK, P.O. BOX 747032, Pittsburgh, PA 15274-7032
 516436963 PNC BANK, P.O. BOX 8310, Philadelphia, PA 19101
 516436966 PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, Pittsburgh, PA 15222
 516436968 +PSE&G, P.O. BOX 14444, New Brunswick, NJ 08906-4444
 516436969 +PSEG, P.O. BOX 14444, New Brunswick, NJ 08906-4444
 516436970 PSEG, P.O. Box 1444, Woodbury, NJ 08096
 516521944 +TD Bank, 225 Greentree Road, Marlton, NJ 08053-9404
 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516436974 +VIRTUA HEALTH MARLTON, P.O. BOX 8500, Philadelphia, PA 19178-8500
 516436976 +VIRTUA HOSPITAL, 34 TANNER STREET, Haddonfield, NJ 08033-2475
 516436975 +VIRTUA HOSPITAL, 2 BRIGHTON ROAD, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 07 2018 00:36:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 07 2018 00:36:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516436959 +EDI: CAPITALONE.COM Mar 07 2018 05:13:00 Capital One Bank Usa N, Po Box 30281,
 Salt Lake City, UT 84130-0281
 516436960 +EDI: CITICORP.COM Mar 07 2018 05:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 516436961 +EDI: NAVIENTFKASMDOE.COM Mar 07 2018 05:13:00 Dept Of Ed/navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 516436962 +EDI: AMINFOFP.COM Mar 07 2018 05:13:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 516584154 EDI: NAVIENTFKASMSERV.COM Mar 07 2018 05:13:00 Navient Solutions, Inc. on behalf of,
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 516619836 EDI: PRA.COM Mar 07 2018 05:13:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516436967 +E-mail/Text: bankruptcy@pseg.com Mar 07 2018 00:36:14 PSE&G, P.O. BOX 490,
 Cranford, NJ 07016-0490
 516694676 +E-mail/Text: bankruptcy@pseg.com Mar 07 2018 00:36:14 PSEG, PO Box 490,
 Cranford, NJ 07016-0490
 516436971 EDI: TDBANKNORTH.COM Mar 07 2018 05:13:00 TD BANK, 32 CHESTNUT STREET,
 Lewiston, ME 04240
 516436973 EDI: TFSR.COM Mar 07 2018 05:13:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054
 516436972 +EDI: WTRRN BANK.COM Mar 07 2018 05:13:00 Tnb - Target, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516436958 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Mar 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Mitchell L Chambers, Jr. on behalf of Debtor Kristin N Massi ecfbccomcast.net
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com

TOTAL: 6